



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

Georgia: The Cost of Inaction

Georgia Families Suffer

Georgia insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$5,110.
- ✓ In 2006, the same family health insurance cost \$10,793.
- ✓ By 2016, the same insurance is projected to cost \$22,796, a 111 percent increase over 2006, which will consume 41.3 percent of projected Georgia median family income.

More uninsured Georgians

- ✓ Every day, 430 Georgians lose their health insurance.
- ✓ During the last two years, 2,929,000 Georgians under age 65 went without health insurance for some time, which is 34 percent of the under 65 population.
- ✓ In 2007, 1,660,156 Georgians under age 65 were uninsured for the entire year, which is 19.3 percent of the under 65 population.

Georgians pay higher premiums due to the uninsured

- ✓ Georgia families pay a “hidden tax” of \$900 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in Georgia have a combined market share of 69 percent.

Georgia Businesses Suffer

Fewer Georgians have health coverage at work

- ✓ In 2002, 65.5 percent of Georgians under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 60.5 percent of Georgians had coverage through their employer.

Fewer Georgia small businesses offer health coverage

- ✓ In 2000, 38.2 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 33.5 percent of small businesses offered health benefits.

Georgia Economy Suffers

Health care spending climbs

- ✓ In 2004, Georgia spent \$41.1 billion on health care.
- ✓ This spending level represents \$4,600 per capita, and is 12.2 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the Georgia economy will lose \$4.5 billion - \$9.0 billion due to the shorter lives and poorer health of the uninsured.